194 SUBORDINATION AGREEMENT

STATE OF ALABAMA

COUNTY OF SHELBY

The undersigned, First Alabama Bank is the holder of a mortgage executed by Russell A. Parham and wife, Sharon L. Parham, recorded in Mortgage Real 55 page 370 in the Probate Office of Shelby County, Alabama. The undersigned specifically agrees to totally subordinate its mortgage to that certain mortgage held by Alabama Federal Savings & Loan Association in the principal amount of \$89,300.00 and recorded in Mortgage Book 083 Page 719 in the Probate Office of Shelby County, Alabama.

This subordination agreement shall be binding on the parties referred to in this agreement, as well as their successors and assigns.

088rv# 782

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STATE OF ALABAMA

COUNTY OF SHELBY

FIRST ALABAMA BANK

BY: Worken Working (Seal)

ITS AND

RECORDING FEES

Recording Fee \$ 250

total \$ 3.5

I, the undersigned, Notary Public in and for said county, in said State, hereby certify that Charles Waldrop whose name as Vice President of First Alabama Bank is signed to the foregoing subordination agreement, and who is known to me, acknowledged before me on this day that, being informed of the contents of the subordination agreement, be, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand an official seal, this 354 day of July, 1986.

STARY STARTS

Notary Publif & Bradex

MY COMMISSION EXPIRES MAY 20, 1990

Pourties Main.